

Information to identify the case:

Debtor 1	<u>Khammee L. Rivera</u>	Social Security number or ITIN	xxx-xx-4724
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 19-11124-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Khammee L. Rivera

4/26/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Khammee L. Rivera
 Debtor

Case No. 19-11124-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db
 517975858 +Khammee L. Rivera, 1382 Greenwood Dr., Vineland, NJ 08361-6629
 517975862 +AMEXDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
 517975869 +Cumberland County Taxation Board, 220 N Laurel St, Bridgeton, NJ 08302-1516
 517975870 +JC Ehrlich, PO Box 13848, Reading, PA 19612-3848
 517975871 +JC Erlich, PO Box 13848, Reading, PA 19612-3848
 517975871 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
 517975872 +Premier Immediate Medical Care, 278 Eagleview Boulevard, Exton, PA 19341-1157
 517975873 +RoundPoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 518052355 +RoundPoint Mortgage Servicing Corporation, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 517975875 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 517975874 +Shore Medical Center, PO Box 6195, Reading, PA 19610-0195
 517975876 +Stevenson University, 100 Campus Circle, Owings Mills, MD 21117-7803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Apr 27 2019 04:19:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 27 2019 00:47:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 27 2019 00:47:32 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517975857 E-mail/Text: amscbankruptcy@adt.com Apr 27 2019 00:48:34 ADT Security Service Inc, PO Box 371490, Pittsburgh, PA 15250-7490
 517975860 E-mail/Text: bankruptcy@bbandt.com Apr 27 2019 00:47:04 BB&T, Po Box 1847, Wilson, NC 27894
 517975859 +EDI: TSYS2.COM Apr 27 2019 04:13:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 517975861 +EDI: CAPITALONE.COM Apr 27 2019 04:13:00 Capital One Bank Usa Na, PO Box 30281, Salt Lake City, UT 84130-0281
 517975863 +E-mail/Text: electronicbkydocs@nelnet.net Apr 27 2019 00:47:43 Dept Of Education/Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904
 517975864 +EDI: HFC.COM Apr 27 2019 04:13:00 HSBC Bank, PO BOX 5253, Carol Stream, IL 60197-5253
 517975865 +EDI: IIC9.COM Apr 27 2019 04:19:00 IC System, PO Box 64437, Saint Paul, MN 55164-0437
 517975868 EDI: IRS.COM Apr 27 2019 04:13:00 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
 517975877 EDI: CITICORP.COM Apr 27 2019 04:13:00 THD/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517975867* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
 517975866* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Apr 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor RoundPoint Mortgage Servicing Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
Kevin Gordon McDonald on behalf of Creditor RoundPoint Mortgage Servicing Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Khammee L. Rivera mylawyer7@aol.com,
ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5